

The CONTEST OF WOMAN'S WIT

\$500.00 A Single Incorrect Answer Now Means Defeat. \$500.00 In Prizes

Contestants Anxious to Be Fair

So many contestants have given up last week's puzzle and given it up in a cheerful spirit of resignation that it is with pleasure The Times prints the following letters so indicative of the general spirit of the courageous defeated.

Puzzle Editor:

I am very sorry that I am unable to solve this week's puzzle, but I have tried many combinations of the alphabet, including the ones above. [The whole top of the sheet of paper on which this letter was written was covered with an orderly array of figures showing good work.] I have found the contest very interesting, and regret that I am not clever enough to keep up with it. I must not have been able to find the correct code. As it did not say anything to the contrary, I took it for granted that the conditions were the same as in last week's puzzle, that the words follow each other in succession. I suppose I shall be surprised to see how easy it is to solve.

Very truly yours,
MARIE EULALIE MORAN.

Yes, you were right, the conditions were the same. It really isn't hard, is it?

Puzzle Editor:

I regret very much not being able to get an answer to this week's puzzle. I did not find the clue, and so I have failed, but that will not lessen my interest in the contest, which has been a source of great pleasure. I have also received a letter offering solutions for The Times puzzles, but do not think it would be honorable to avail myself of help of that kind.

Sincerely,
Mrs. LAURA A. MILLER.

An amusing and bright letter was received from Nannette Kent, headed with the words, "O Tempora," and followed so:

"By my table hundreds of sentences and parts of phrases may be constructed. I have tried English, Latin, Spanish, French: not one is perfect.

"Nor can I weave a satisfactory one from Mottos, Captions, &c., hence must I leave the fair field to my brighter and luckier co-contestants.

"CON DOLORE.
"N. K."

Answer to Last Week's Puzzle

The cipher is arranged as follows:

19	20	21	22	23	24	25	26	1	2
A	B	C	D	E	F	G	H	I	J
3	4	5	18	17	16	15	14	13	12
K	L	M	N	O	P	Q	R	S	T
10	9	8	7	6					
V	W		Y	Z					

giving this answer:

My! But this was a hard one.

It will be noted that in the cipher the first thirteen letters of the alphabet were numbered forward, beginning with nineteen, and the last thirteen letters numbered backward.

Eighth Puzzle in the Final Contest

A Word Jumble

In scited a known the never impressing stone lithography for master to evidences happen his Whistler the of the of in great found expression all artist his his genius a of the for talents results on medium his various permanently Whistler than the eminently genius means recording was when lithographic.

The contestants are required to so arrange the above words that they form a paragraph. When the key is discovered there can be no question as to the correct order in which the words are to be placed. There is only one correct answer to the puzzle.

List of Eligibles

Complaints will be received by the Puzzle Editor only during the week following the error or omission. Nothing can be done in the case of a contestant whose name has been dropped from the lists more than one week.

A
Adams, Mrs. C. T., 2129 1 st. nw.
Allen, Miss Joanne, 1010 6th st. ne.
Ayer, Mrs. E. M., 1709 9th st. nw.

B
Bowers, Mrs. George C., 701 12th nw.
Broster, Miss Lucy, Brightwood, D. C.
Bryan, Mrs. Paul M., 1416 Kenesaw ave. nw.
Burgdorf, Miss Rosa, 819 13th nw.

C
Calvert, Mrs. F. M., 3424 13th st. nw.
Campbell, Mrs. R. L., 18 9th st. ne.
Colson, Mrs. J. M., 1375 B street se.
Cook, Miss Birdie E., 1604 7th st. nw.
Coyle, Mrs. Andrew M., 1224 13th nw.
Cowell, Mrs. A. T., 1131 Yale st.

D
Doyle, Miss Beulah, 622 C st. ne.
Drane, Hetty McK., 2319 14th st. nw.
Draper, Mrs. J. L., 1015 Mass. ave. ne.

E
Eby, Mrs. C. S., 9 U st. nw.

Elliott, Mrs. D. K., Winthrop heights
Everett, Miss Martha, 829 G st. ne.

F
Ferguson, Miss Helen, 38 C st. ne.
Foster, Miss Lena G., 2319 18th nw.

G
Gaynor, Mrs. W. C., 1224 13th nw.
Gray, Miss Beale, 644 8th st. ne.

H
Hazard, Mrs. M. B., 2148 Pa. ave.
Hendrix, Miss J. B., 1912 Pa. ave. nw.
Hilleary, Mrs. Kate, 3314 P st. nw.
Holt, Mrs. Ella F., 628 C st. ne.

J
Johnston, Miss E. C., 1020 Pa. ave. nw.

K
King, Miss India N., 941 M street nw.

L
Latham, Mrs. Ada C., 415 D ne.
Lerch, Mrs. Lena, 213 Seventh st. ne.
Livingston, Miss Louise H., 2002 15th.
Lower, Florence, the Euclid.

M
McAllister, Mrs. E. C., 29 N st. nw.
Mager, Mrs. Edwin E., 735 Dearborn nw.
Marriott, Miss Lullie M., The Stratford Hotel.
May, Miss Rosa A., 2158 K nw.

Miller, Mrs. R. L., Hyattsville, Md.
Millward, Mrs. M. A., Hotel Stratford.
Mitchell, Miss Edna F., 653 8th ne.
Milton, Miss May, 811 4th st. nw.
Moore, Mrs. C. A., 115 N. Y. ave. nw.
Muleahy, Mrs. M. A., 23 U st. nw.

N
Nelson, Miss Sarah M., 822 G st. ne.

P
Pratt, Mrs. F. E., 1112 E. Cap. st.

R
Ragan, Mrs. Emma B., Box 187, main office.
Reed, Mrs. J. A., 501 M st. nw.
Rice, Mrs. J. A., 1427 8th st. nw.
Richardson, Mrs. Anna B., 132 10th ne.
Robbins, Mrs. W. C., 1436 U st. nw.
Rothwell, Miss Lillie, 28 9th st. ne.

S
Seaton, Miss C. C., 605 5th st. nw.
Smith, Miss E. N., 637 Mass. ave. ne.
Spindle, Mrs. M. D., 304 O st. nw.
Stephens, Mrs. T. A., 709 12th st. nw.
Stine, Miss Harriet, 32 Second st. e.

V
Van Nordsall, Miss C. E., 56 S st. nw.

W
Whittington, Miss Margaret R., 28 Quincy nw.
Wickware, Miss Margaret E., P. O. Dept.
Williams, Mrs. Clyde D., 35 I ne.

THE PRIZES.

First Prize.....	\$250.00	Sixth Prize.....	\$10.00
Second Prize.....	\$100.00	Seventh Prize.....	\$10.00
Third Prize.....	\$50.00	Eighth Prize.....	\$10.00
Fourth Prize.....	\$25.00	Ninth Prize.....	\$10.00
Fifth Prize.....	\$15.00	Tenth Prize.....	\$10.00
Eleventh Prize.....	\$10.00		

The Contest

Read Carefully

The preliminary (or qualifying) contest is over.

This is the eighth installment in the Final Contest.

One puzzle will now be printed each Sunday, and the series will be continued until all the competitors except one have failed to send in correct answers.

That one will win the chief prize of \$250.

Those who stay next longest in the competition will win the other prizes in their order.

Answers must reach the Puzzle Editor, Washington Sunday Times, before Thursday following the Sunday on which the puzzles are printed. Only such answers will be accepted on Thursday as bear a Wednesday postmark. No answers delivered by contestants at the office of The Times can be accepted later than Wednesday.

The correct answers to the puzzles will be printed on the Sunday following, so that competitors can tell their standing.

When a contestant sends in an incorrect answer to a puzzle or fails to send in any answer on time, her name will be dropped from the list.

A card catalogue of contestants who have qualified and whose answers are still correct, is kept.

Should competitors be tied for any places the amount of the highest prize involved will be paid to each.

Those answers which have been received, unsigned, have been discarded, as it is impossible to identify such answers when there are so many hundreds of contestants competing.

If a contestant remembers after she has thus mailed her answer that she omitted signing her name to the slip will she send in another similar answer before the time limit is up, and thus avoid the disappointment of having her name dropped.

Arrangements have been made with the contestants in question by which answers from such contestants who have gone out of town for a season may be received as late as the Saturday following the date of publication of a puzzle.

Coupon for Answer

Write your answer in the space indicated below and send this coupon to Puzzle Editor, Washington Sunday Times:
My answer to Puzzle No. 8 is that the cipher sentence is as follows:

Name.....

Address.....

GOLD IN EXCHANGE FOR WOMEN VICTIMS OF FINANCIAL SHARPERS

Claim Which Uncle Sam Has Never Yet Paid.

In a little brick cottage out in Valverde lives a lovely old lady by the name of Mrs. Emmeline Theresa Wait. She is seventy-six years of age, and by that relentless whirligig of time has in her declining years suffered poverty, when in her youth all that fortune could pour into her lap was lavished upon her, says the Denver News.

As blood will tell in adversity, so does Mrs. Wait show in her conversation and manner the blue blood she inherited from a long line of noble French ancestors and revolutionary stock.

There have been many claims against the American Government of the United States that have been recognized, but the one that Mrs. Wait has need of at this moment, and the \$30,000 in gold loaned by her grandfather to the Government at a time when loans were hard to get, has been ignored.

There is both romance and tragedy connected with that loan of \$30,000 in gold, which could not be found in the dry old legal documents on file in the archives at Washington. It was secured at the cost of a woman's happiness, and her life was wrecked in her father's zeal to help his Government in its hour of peril.

Romance and Tragedy.

If handsome young Count Chevalier Joseph St. Leger de Harport had not escaped to this country in the time of the French revolution, bringing with him millions of dollars, beautiful Elizabeth Thompson would probably have been allowed to marry the man she loved and have passed a happy life while the American government would have been just as great a nation today without the loan of the \$30,000 in gold.

Her death was a double tragedy, for though she eventually married the man she loved, her happiness had already been sacrificed and her lover killed himself rather than live without her.

One story begins when that handsome cavalier from France came to this country with his young, patriotic cousin, Lafayette, afterward the famous general whom Americans love as his compatriots cherish his memory.

Joseph St. Leger de Harport's family

belonged to the noblesse, and all its members met their death on the guillotine except young Joseph, who made his escape from Paris disguised as a water carrier, but not until he had secreted an immense amount of wealth, which he brought over with him.

His sister, Countess Theresa Catherine de Harport, was not so fortunate as her brother, and was beheaded the same day and at the same hour in which Marie Antoinette, Queen of France, met her fate in that terrible reign of terror in France.

Young de Harport suffered none of the poverty of many of the exiles that fled to America during this period. He spent his money lavishly and was received everywhere by the colonial aristocracy who had built up fine estates in the New World.

Among the officers and patriots that he met was Brigadier General William Thompson, whose daughter, Elizabeth, was a great beauty. When the gay young cavalier from France made her acquaintance she was engaged to be married to a rich young attorney by the name of Waikley, and she would not listen to de Harport. She had lovers galore, and many of them of high rank, while her lover was of ordinary rank, and had risen to affluence through his own efforts.

Colonies Were Hard Up.

This was a period when the colonies were hard up and money was badly needed. De Harport had doubtless loaned some of his thousands already, through the influence of his cousin, Lafayette. But of those loans there was no record. He had also spent many thousands in buying lands in western Pennsylvania, West Virginia and Kentucky. The land where the city of Pittsburgh now stands was in his estate. He also lavished much in living on a scale which accorded with his rank in France.

Then came his meeting with the beautiful Elizabeth Thompson, and when her father undertook to negotiate a loan of \$30,000 in gold for the use of the government he told him if he would give him his daughter's hand in marriage he could have the gold, which he might loan on his own responsibility in the cause in which he was fighting.

Many crimes have been committed in the name of patriotism, and probably many a girl's heart broken for just such reasons which the beautiful Elizabeth Thompson had to submit to when

she was commanded to break her engagement to Waikley.

She was forced to marry de Harport, and the money her father secured as the price of her happiness went straight into the coffers of the American Government, for which a note was given by the officials who had the power to contract loans.

To Elizabeth Thompson and Joseph St. Leger de Harport were born three children, two sons and a daughter. Their names were William, Louis and Theresa Catherine.

Wife Was Unhappy.

Elizabeth Thompson tried to be happy, but she could not be reconciled, even after her children were born. She lived where she could see her lover, and probably her husband taunted her for her affection toward a man he considered much beneath her. She struggled to try to endure the misery which she must face every morning and which haunted her in dreams at night.

At last she could bear it no longer. Money lavished upon her could not make her forget Waikley, and rank was nothing as she had been born to that, and she was not only beautiful but romantic. She decided to bring a suit for divorce, and she secured it.

In those days a divorced woman was thought to be disgraced, and probably this beautiful woman, who was still young, felt that keenly. After a certain time had elapsed she married Waikley, taking with her her oldest son, William de Harport, while the father claimed Louis and Theresa. Theresa was sent to a convent in Kentucky, and never saw her mother again. Louis remained with his father.

Daughter Secretly Wed.

Elizabeth de Harport, who had gone through so much misery in her first marriage, and the disgrace attached to her because she had divorced her first husband, was broken in health and lived but a short time after she remarried. In his despair, her husband killed himself, and they were both buried in the same grave.

In this grave lay two victims of that loan of \$30,000 in gold to the American Government, which her heirs have never been able to secure, and which would have amounted to a very large sum with the interest that has accrued since it was given.

Little Theresa Catherine de Harport was kept in the convent by her father, who would not hear of her leaving it. She was most unhappy and longed to

get away. At last she was successful in getting a letter to her brother William, who had been with his mother and knew of her wrecked life and sad death. He sent to the convent and had his sister brought to him. She was then only a young girl of fourteen, but with much of the beauty of her mother.

Her brother lived in Chambersburg, Pa., and shortly after she arrived there she met a young farmer by the name of Stem, who proposed marriage to her. Theresa stood in the terror of being sent back to the convent that she secretly married Stem, although she was still a mere child. Her father was so inexcusable that she knew in taking this step she would be cut off without anything and feeling that she must do some injury to Mr. Stem, she watched her father closely during this visit, never leaving him alone with her husband.

Finding he could do nothing, Mr. Harport left his daughter in a rage, and she never saw him again. He wrote her once, informing her he had sent her a box of clothes and money, but she had no trace of it was ever found. He then left for France, taking his son Louis with him, and never returned again so far as his daughter knew, to this country.

Happiness Came Then.

To this little wife of fourteen every happiness came. Her married life was very congenial, and five children were born of this union. The oldest daughter, Amelia, married Milton Delano, who for eight years was United States consul at Foo Chow, China. The third daughter married Major Mann, who was an officer in the civil war. Emmeline Theresa, who is Mrs. Wait, of Valverde, married a local man, and she has lost none of the charm which was hers by inheritance, and which was enhanced by an education that made her a very accomplished girl.

A prominent Denver gentleman, who met her during her girlhood in Illinois, said that she was the most beautiful young woman he had ever seen, with a well provided for, but through the dishonesty of employees and advisers, she was left with a family of children to bring up and very small means. Through all the trouble she has had since her husband's death, over thirty years ago, Mrs. Wait has lost none of the charm which was hers by inheritance, and which was enhanced by an education that made her a very accomplished girl.

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Hetty Green is about the only woman who has made a success of financial matters from the start to finish, and all because her motto has been "Trust no man in finance." I sought an interview with her at the time of the arrest of Mrs. Chadwick; her comment was to the effect that she was glad one woman had got the best of bankers.

She said she had known of many instances of bankers taking advantage of the confidence reposed in them by women, but had rarely known of any woman having any redress or of the rapacious bankers being exposed or punished. This was hardly a correct theory, as dishonesty is inexcusable and should be punished, whether committed by a man or a woman.

Prey of Sharks.

But that women have been the prey of unscrupulous men whom they have trusted there is no denying. Legions of widows and orphans could be brought to testify against unscrupulous and treacherous men in whose hands unsuspecting women and minors in an hour of grief or financial embarrassment have placed their trust. Not only so, but finding that these same friends had turned their backs on them, they have been left to their fate, and everything else that could possibly be added by sacrifice by their trusting clients.

Home-seekers beguiled. Financiers and capitalists will have much for which to answer in that day when they must render their accounts. From experience I have sometimes thought that of this class real estate dealers would find it the most difficult to explain their nefarious transactions.

There is something in the talismanic word "home" that captivates women, especially if they have families and are widowed. If they have any resources whatever they are impatient to invest in a home. They think that if they have a roof over their heads they can in some way manage to live. They go to some real estate dealer who advertises extensively his ability to enable home-seekers to accomplish their desires.

He receives his clients graciously. They express their wishes. He immediately unfolds some fascinating scheme whereby he can take the proffered capital and invest it on such easy terms

that they will have no trouble to carry out his plan. He has made a success of financial matters from the start to finish, and all because her motto has been "Trust no man in finance." I sought an interview with her at the time of the arrest of Mrs. Chadwick; her comment was to the effect that she was glad one woman had got the best of bankers.

When Trouble Begins.

All goes well for a time; quarterly statements are made on stationery with attractive letter heads, which is another form of advertising. By and by they are notified that their notes will be due in a few days and that the parties holding them demand payment at maturity. They are told this is most unexpected, and that, owing to some unforeseen change in the desirability of the locality on account of the encroachment of apartment houses, street railway concessions or some unexpected and unfavorable occurrence, the property has depreciated, and the holder of the notes declines to extend them; that the agent finds it will be necessary to make a part payment to reduce the trust so that a new payment may be obtained—all at the poor client's expense.

They realize the jeopardy in which they are placed, and if they have not the courage of a lioness to try to get some one else to help them out of their dilemma, they give up and lose all, while the agent pockets usurious commissions from his clients, and many times from the creditors as well.

Until women understand that business as a rule is not in the least influenced by friendship or personal consideration, they will continue to be victimized by the selfishness of men.

Business Training Needed.

With their present opportunities for a business training, women should learn business principles and adapt themselves to them without expecting any special favor. They should investigate business propositions, and if unable to decide whether or not they understand it thoroughly, call a lawyer, agree upon the fee he is to receive, and let him advise what should be done.

They should remember in dealing with real estate particulars that the taxes must be paid annually, that notes must be paid even though your dearest friend holds them, and that business men almost invariably expect women to fail in their obligations—and all because of the want of real business instincts in women who usually rely too implicitly upon the indulgence and friendship of the stronger sex. Again, for some unexplainable reason, men, almost without

exception, charge women more than they do men for everything they purchase or have done.

Women's clubs and societies would do their kind infinite service if they would insist upon all women exercising a little judgment, self-reliance and moral courage, and teach them that in all matters of business they need not expect special indulgence on account of their sex.

MRS. JOHN A. LOGAN.
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HOBOT NOT A TRAMP BUT RAILROAD HAND

While talking with some friends about the recent invasion of the north shore suburbs by vagrants a construction engineer on the Chicago and Northwestern, who has a gang of men at work near Lake Bluff, gave a new definition of the word hobo.

"There is a common misunderstanding among most people," he said, "as to what a hobo really is. They confuse him with the tramp or bum, while as a matter of fact he is in a class by himself. We railroad men know him, for he belongs exclusively to us.

"The hobo is a railroad laborer, of a low type. It is true, but always a hard worker. His great fault is that he goes on a regularly recurring spree, and you can tell him from the tramp by the fact that he always wears a good hat and a substantial pair of shoes. More than that, he is looking for work in the construction gang while your professional tramp has a constitutional aversion to it. In all my years of experience, I find that the hobo can do more work in an hour than any Chinaman or dog. But on pay day he lays off to spend his money, and a contractor has to have another batch."—Chicago Record-Herald.

PARIS DREAMS WAR.

War between France and Germany! Who would dare to anticipate such a catastrophe? The Germans desire it no more than the French. Imagine what it would mean! Paris shut in every man a soldier, relations with the outside world interrupted, habits changed, friendships broken off, and oneself, perhaps, wounded. Ah, thought is too terrible.—La Vie Parisienne.

'TWOULD BE EASY THEN.

Towne—It's all well enough to talk about forgiving our enemies, but I tell you, it's a hard thing to do. Brown—That's what it is. We shouldn't be expected to forgive our enemies except when they freely admit that they don't deserve our forgiveness.—Philadelphia Press.